Amendments to the Specification:

Please replace the paragraph beginning at page 6, line 1 with the following rewritten paragraph:

The storage unit 18 stores a WWW browser program 19, an encryption library 20_25 formed of programs which manage encryption according to the common-key encryption method and the public-key encryption method, and an IC card driver 21 for the IC-card reading and writing unit 9.

Please replace the paragraph beginning at page 10, line 3 with the following rewritten paragraph:

When the encryption module 23 receives the digital signature sheet from the security server 6 (in step <u>SP6 SP7</u>), the CPU 10 of the user terminal 4 sends it to the WWW browser 10 through PKCS#11-24 (in step <u>SP7 SP8</u>). Then, the CPU 10 sends the received digital signature sheet to the WWW server 3 as the acknowledgement of the authentication request (in step <u>SP8 SP9</u>).